

### Debit Cards

Sound Federal Credit Union Members who have a checking account are eligible to receive a **MasterCard® Debit Card**. The card can be used for both ATM transactions and purchases. Rather than writing a check, you can hand merchants your Debit Card and the amount is automatically withdrawn from your checking account. Use it wherever MasterCard®, Maestro®, or CIRRUS are accepted.

### Overdraft Protection

Ever have one of those trying and embarrassing moments when your debit card is declined, or your check is returned? We can help you avoid these stressful moments when you make a Sound decision to opt into our **Overdraft Protection Program**. It's easy ... just sign and return the opt-in form and we'll take care of the rest!



Your Sound Financial Partner



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#### ACCOUNTS

Checking • Savings • Retirement

#### LOANS

Auto • Home • Personal • Business

#### CREDIT CARDS

Cashback Rewards • Platinum • Credit Builder

## Checking Accounts



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# Checking Accounts

Tired of combing through confusing Checking account options hoping to find the right one? Well your search is over! Sound Federal Credit Union offers three clear, convenient Checking Accounts to choose from, designed to fit your lifestyle.

All three accounts come with these exceptional Sound benefits:

- No Annual Fee Debit Card
- FREE Home Banking, Bill Pay, E-statements and Mobile Banking
- Access to more than 55,000 Surcharge-Free ATMs Nationwide
- No ATM Transaction Fees at Sound Federal Credit Union, Allpoint or MoneyPass ATM network machines, including ATMs located at CVS and Walgreens
- ID Protect®

## Basic Value Checking

Looking for a simple account with no minimums and no fees? **Basic Value Checking** is the right choice for you! Open this Checking Account and enjoy the freedom of no minimum balance and no monthly service charges.



## Extra Value Checking

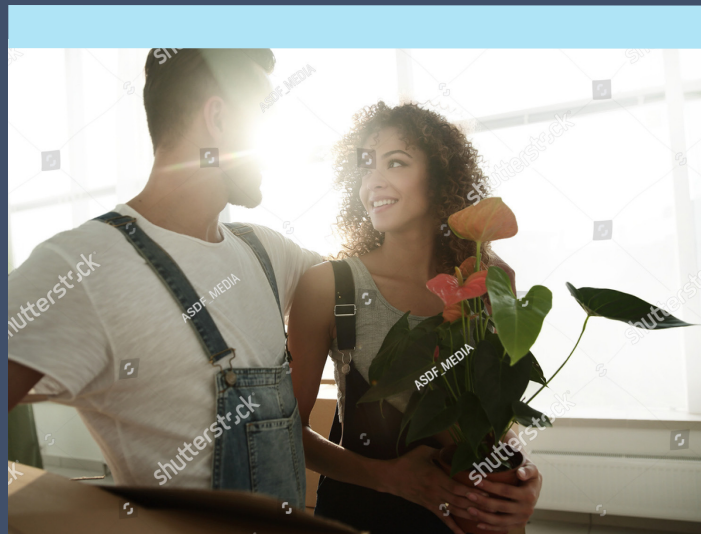
Want a Checking Account with great value? Open an **Extra Value Checking Account** and enjoy the added benefits of free Credit Monitoring, Identity Theft Protection and Cell Phone Protection.

## Premium Value Checking

Want a Checking Account that gives you access to your money at any ATM anywhere ... surcharge-free? Then **Premium Value Checking** is the Sound choice for you! You'll get all the benefits of Extra Value Checking plus we'll reimburse you for your ATM surcharge fees! But that's not all, we'll even pay you interest on the money you keep in your account!

*Which option is the Sound choice for you?* Just compare the benefits of these exceptional Checking Accounts and open your account today!

Please refer to our Truth in Savings and Fee Schedule for all related charges.  
<sup>1</sup> All foreign ATM transactions will be reimbursed at the end of every month.  
<sup>2</sup> Insurance products are not insured by NCUA or any Federal Government Agency; not a deposit or guaranteed by the credit union or any credit union affiliate. To receive Cellular Phone Protection, your cell phone must be paid out of your checking account or with your Sound Federal Debit Card.  
<sup>3</sup> 0.25% Annual Percentage Rate on personal and vehicle loans. Cannot be used with a promotion rates or payroll deduction discount.



## Benefits

	Basic Value Checking	Extra Value Checking	Premium Value Checking
Free Home Banking, E-statements & Bill Pay	Yes	Yes	Yes
Free Mobile Banking with Remote Check Deposit	Yes	Yes	Yes
No Annual Fee Debit Card	Yes	Yes	Yes
No Transaction or Surcharge Fees at Over 55,000 ATMs Nationwide	Yes	Yes	Yes
Reimbursement of All Monthly ATM Surcharges <sup>1</sup>			Yes
Identity Theft Protection <sup>2</sup>		Yes	Yes
Credit Monitoring <sup>2</sup>		Yes	Yes
Cell Phone Protection <sup>2</sup>		Yes	Yes
<small>Cell phone bill must be paid out of checking account or with your Sound Federal Debit Card</small>			
Earn Interest			Yes
Discount on personal and Vehicle Loans <sup>3</sup>			Yes
Monthly Maintenance Service Charge	\$0	\$4.95	\$20
How to avoid Monthly Maintenance Service Charge	n/a	*	**

\* Charge does not apply if Member maintains \$5,000 average monthly balance in checking, savings, certificates or money market accounts.  
 \*\* Charge does not apply if Member maintains \$5,000 average monthly balance in checking, savings, certificates or money market accounts, has direct deposit/payroll deduction and is in enrolled in e-statements